

## REMARKS

Claims 1 – 6 and 10 – 14 are in the application. Claims 1, 5, 10, and 14 are currently amended; claims 2, 4, 6, and 13 were previously presented; claims 3, 11, and 12 remain unchanged from the original versions thereof; and claims 7 – 9 and 15 are canceled. Claims 1 and 10 are the independent claims herein.

No new matter has been added to the application. Claims 1, 5, 10, and 14 are currently amended to further clarify that which is claimed by Applicant. Support for the current claim amendments is provided in the Specification at paragraph [0043] – [0046], [0052], and [0054]; and FIG. 3.

Reconsideration and further examination are respectfully requested.

### **Claim Rejections – 35 USC § 103**

Claims 1 – 6 and 10 – 14 were rejected under 35 U.S.C. 103(a) as being unpatentable over Barron et al., U.S. Pub. No. 2004/0210531 (hereinafter, "Barron"). This rejection is respectfully traversed.

Applicant notes that claim 1 relates to a method including receiving information identifying a payment account having at least one of an account-level and a corporate-level restriction on use; identifying a first authorization request that involved the payment account, where the first authorization request was declined for a first purchase transaction for failing to comply with the at least one of an account-level and a corporate-level restriction on use; creating, in response to the declined first authorization request, a manual authorization record for the payment account and the first purchase transaction based on information from the first authorization request; and temporarily overriding the at least one of an account-level and a corporate-level restriction on use and allowing approval of a second authorization request involving the payment account and a second purchase transaction that complies with terms of the manual authorization

record, including matching the information from the first authorization request. Claim 10 is, in relevant part relative to the pending rejection, worded similar to claim 1.

Applicant emphasizes that the claimed method clearly recites creating, in response to the declined first authorization request, a manual authorization record for the payment account and the purchase transaction based on information from the first authorization request; and temporarily overriding the at least one of an account-level and a corporate-level restriction on use and allowing approval of a second authorization request involving the payment account and a second purchase transaction that complies with terms of the manual authorization record, including matching the information from the first authorization request. Thus, it is clear that a manual authorization is created in response to the first authorization request being declined. (See Specification, paragraph [0016], [0052], and [0054]) Additionally, it is clear that Applicant claims allowing approval of a second authorization request involving the payment account and the second purchase transaction that complies with terms of the manual authorization record, including matching the information from the first authorization request. (See Specification, paragraph [0016], [0045], and [0054])

Contrary to the pending claims, the cited and relied upon Barron fails to disclose or even suggest the claimed, (1) creating, in response to the declined first authorization request, a manual authorization record for the payment account and the purchase transaction using information from the first authorization request, and (2) allowing approval of a second authorization request involving the payment account and the second purchase transaction that complies with terms of the manual authorization record. That is, Barron does not disclose or suggest creating the claimed manual authorization that is created in response to the declined first authorization request and allowing approval of a second authorization request that matches terms of the manual authorization request.

Applicant respectfully submits that the Office Action admits that the Barron fails to disclose the claimed manual authorization. However, the Office Action states that it would have been obvious to a person of ordinary skill in the art at the time of the

invention was made to modify the teachings of Barron to include means for generating a manual authorization for authorizing transactions exceeding the predetermined transaction's limits and the manual authorization fails to provided any unexpected results.

Applicant notes that the cited and relied upon Barron discloses an automated and computerized system SEAC (single event authorization) process. (See Barron, FIGS. 2 – 7) None of the Barron processes are even suggested as being implemented manually.

Applicant further notes that the Barron disclosed SEAC records that may facilitate an override of a denied transaction are not created in reply to a declined first authorization request. According to Barron, an authorization request is made at 210 of FIG. 2. At step 215, an authorization process is performed to determine whether the authorization request is approved or declined. If the authorization request is declined and the transaction qualifies for SEAC processing at 220, processing proceeds to the SEAC matching process at step 245. (See Barron, paragraphs [0029] and [0030]) The SEAC matching process of step 245 refers to “the SEAC data records associated with the account number that were previously generated at step 240”. (emphasis added) (See Barron, paragraph [0031]) Accordingly, it is clear that the SEAC records are created prior to the authorization request and not in response to the authorization request as claimed by Applicant. According to Barron, the SEAC data records are not generated or created in response to an authorization request being declined.

Applicant notes that Barron discloses generating numerous SEAC records and comparing an authorization that qualifies for SEAC process to the previously generated SEAC records to determine which SEAC record most closely match the disapproved authorization request.

Applicant also notes that the disclosed SEAC record is not “created based on information from the first authorization request”. This fact is true since the SEAC record is created/established prior to the transaction authorization request and therefore does

not have the benefit of even considering the terms of the authorization request. While the SEAC records are referenced and possibly used in the SEAC processing of a declined authorization, the SEAC records are not created in response to the declined authorization request.

Regarding the claimed allowing approval of a second authorization request involving the payment account and the purchase transaction that complies with terms of the manual authorization record, the Barron process discloses a single authorization request (See Barron, FIG. 2). No second authorization request is shown in Barron's SEAC processing. The first and only authorization request is received at 210 and is either approved/disapproved, whether subjected to SEAC processing or not. Consequently, Barron does not disclose the claimed second authorization request.

The predetermined nature of the SEAC record appears to teach away from the Office Action's asserted modification to include a manual authorization since the SEAC table is already established before the authorization request and is called upon if/when necessary by the Barron process. That is, there is no need or time allowance in the automated Barron process(es) to manually create an authorization when the predetermined SEAC is available.

Thus, it is clear Barron fails to disclose or even suggest that for which it is cited and relied upon for disclosing/suggesting. Accordingly, Applicant respectfully submits that Barron fails to render claims 1 and 10 obvious under 35 USC 103(a). Applicant further submits that claims 2 – 6 depending from claim 1 and claims 11 – 14 depending from claim 10 are also patentable over Barron for at least depending from a patentable base claim.

### **CONCLUSION**

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

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